

## NEWS RELEASE

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# Department of Social Services



700 Governors Drive, Pierre, SD 57501-2291 **Phone:** 605-773-3165 **Web:** <http://dss.sd.gov>

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**MEDIA ADVISORY:** Monday, Sept. 8, 2008

**CONTACT:** Tarah Jahnig at 605-773-3165

**South Dakotans encouraged to plan for future long-term care needs**  
*Public Education Sessions to be held on the Long-Term Care Partnership Program*

**PIERRE, S.D.** —As the costs of everyday essentials rise, many are not prepared to weather the financial storm should they or a loved one need long-term care. Without long-term care insurance, a nursing home stay could destroy the finances of many South Dakotan families.

The average cost of nursing home care in South Dakota is \$4,750 per month, or more than \$50,000 per year. Many South Dakotans mistakenly assume Medicare will cover these expenses, but in fact, Medicare pays only a small portion, and only when certain conditions are met. Additionally, many are unaware of the availability of long-term care insurance.

“It is a common misconception that only the elderly should be concerned with long-term care,” said Deb Bowman, Secretary of the South Dakota Department of Social Services. “The truth is that more than two-thirds of Americans will need some form of long-term care after age 65, and planning ahead is a way to help protect yourself and your family.”

The Long-Term Care Partnership Program is a public-private partnership that offers individuals quality, affordable long-term care insurance without depleting their assets. The South Dakota Department of Social Services began offering free education sessions on the program in 2007, as a way to raise awareness about long-term care insurance and the benefits for South Dakotans.

The fall 2008 education session schedule includes stops in 17 locations from September to December. Sessions will include basic information on long-term care, the costs related to it, how to plan for long-term care needs, what Medicare and Medicaid will cover and how the Long-Term Care Partnership Program can help.. The education sessions are free and open to the public. Below are the scheduled times, dates and locations for fall 2008. Each session is scheduled for one hour.

- **YANKTON:** September 16, 2008  
**Location:** Yankton Public Library, 515 Walnut Street.  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **MADISON:** September 17, 2008  
**Location:** Madison Public Library, 209 E Center Street.  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **SIOUX FALLS:** September 18, 2008  
**Location:** Oak View Branch of SF Public Library, 3700 E 3rd Street  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **VERMILLION:** September 22, 2008  
**Location:** Vermillion Public Library, 18 Church Street  
**Time:** Sessions will be held at 10:30 a.m., noon, 3 p.m., and 5:30 p.m.
- **WATERTOWN:** September 24, 2008  
**Location:** Watertown Regional Library, 611 8th Ave. NE  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **SISSETON:** September 25, 2008  
**Location:** Sisseton Public Library, 305 E Maple Street  
**Time:** Sessions will be held at 10 a.m. and noon.

- **ABERDEEN:** September 25-26, 2008  
**Location:** Aberdeen Courthouse Annex, 25 Market Street  
**Time:** Sessions will be held at 5:30 p.m. on Sept. 25, and 9 a.m. and noon on Sept. 26
- **PIERRE:** September 29, 2008  
**Location:** Becker Hanson Board Room, 700 E Broadway  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **CHAMBERLAIN:** September 30, 2008  
**Location:** Sanford Mid-Dakota Hospital Conference Room, 300 S Byron Blvd  
**Time:** Sessions will be held at 10:30 a.m. and noon.
- **MITCHELL:** October 1, 2008  
**Location:** Avera Community Room, 525 N Foster  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **RAPID CITY:** October 6, 2008  
**Location:** Rapid City Public Library, 610 Quincy Street  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **SPEARFISH:** October 7, 2008  
**Location:** Spearfish Regional Hospital, 1440 N Mail  
**Time:** Sessions will be held at 3 p.m. and 5:30 p.m.
- **HOT SPRINGS:** October 8, 2008  
**Location:** Hot Springs Public Library, 1543 Baltimore  
**Time:** Sessions will be held at 3 p.m. and 5:30 p.m.
- **PIERRE:** October 21, 2008  
**Location:** Capital Building Room #468, 700 Governors Drive  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **HURON:** October 22, 2008  
**Location:** Crossroads Hotel, 100 4th Street SW  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **BROOKINGS:** October 23, 2008  
**Location:** Brookings Public Library - Cooper Room, 515 3rd Street  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **RAPID CITY:** October 30, 2008  
**Location:** Rapid City Public Library, 610 Quincy Street  
**Time:** Sessions will be held at 3 p.m. and 5:30 p.m.
- **SPEARFISH:** October 31, 2008  
**Location:** Hudson Hall, 222 W Hudson  
**Time:** Sessions will be held at 9:30 a.m. and noon.
- **WINNER:** November 5, 2008  
**Location:** Winner Regional Healthcare, 745 E 8<sup>th</sup> Street  
**Time:** Sessions will be held at noon and 2 p.m.
- **MOBRIDGE:** November 6, 2008  
**Location:** Grand Oasis Inn, 906 W Grand Crossing  
**Time:** Sessions will be held at 10:30 a.m. and noon.
- **SIOUX FALLS:** November 13, 2008  
**Location:** Caille Branch – SF Public Library, 4100 Carnegie Circle  
**Time:** Sessions will be held at noon, 3 p.m., and 5:30 p.m.
- **HURON:** December 2, 2008  
**Location:** Crossroads Hotel, 100 4<sup>th</sup> Street SW  
**Time:** Sessions will be held at noon and 2 p.m.
- **ABERDEEN:** December 3, 2008  
**Location:** Alexander Mitchell Public Library, 519 Kline Street  
**Time:** Sessions will be held at 9:30 a.m. and noon.

***About the Long-Term Care Partnership Program:*** The Long-Term Care Partnership Program is a public-private partnership offering individuals quality, affordable long-term care insurance. Once private insurance benefits are used, special Medicaid eligibility rules are applied if additional coverage is necessary. The Department will continue to offer community education sessions, educating and informing citizens on the Long-Term Care Partnership Program and the need to plan ahead and prepare for long-term care. To find out when we will be in a community near you, log onto [www.ltcpartnership.sd.gov](http://www.ltcpartnership.sd.gov) or call 1-800-597-1603 to learn more.